



**STATEMENT FOR THE RECORD  
BEFORE THE COLORADO  
SENATE FINANCE COMMITTEE ON SB26-178  
HEALTH INSURANCE AFFORDABILITY MEASURES**

**April 30, 2026  
Awesta Sarkash  
Vice President, State Policy & Advocacy  
Small Business Majority**

Dear Chairwoman Kipp, Vice-Chairwoman Marchman, and Members of the Committee:

My name is Awesta Sarkash and I'm the Vice President, State Policy & Advocacy for Small Business Majority, a small business advocacy organization with a mission to empower America's diverse entrepreneurs to build a thriving and equitable economy. I'm pleased to submit written testimony requesting an amendment to Senate Bill 26-178, which would provide stopgap funding for the Health Insurance Affordability Enterprise (HIAE). This is a critical measure that would help lower healthcare costs for Coloradans on the individual market.

Access to affordable, quality healthcare is crucial to small businesses' ability to compete with large corporations for talented employees, in addition to ensuring entrepreneurs and their employees can receive the care they need. Health coverage is already most small businesses' largest expense outside of payroll, and our [research](#) found that healthcare costs continue to grow rapidly for small businesses. In fact, 78% of small businesses that offer health coverage to their employees reported that the cost of insurance premiums has risen. As costs increase, small business owners are forced to make difficult decisions, with 24% of small businesses that once offered health insurance to employees saying they had to drop coverage altogether due because it is no longer affordable.

It's clear that health coverage is increasingly out of reach for many small business owners, which is why it's paramount for Colorado to find a long-term sustainable solution that continues to fund the HIAE. Through the HIAE, the state helps lower costs for the individual market through subsidies, thus reducing monthly premiums. This benefits small business owners, including self-employed business owners, and their employees who utilize that individual market to purchase health insurance. Nationally, more than half of all Affordable Care Act (ACA) marketplace enrollees nationwide are small business owners, self-employed individuals or small business employees.

In 2026, in fact, we are already [seeing a decline in healthcare enrollment through Colorado's health insurance marketplace \(2%\)](#) following five consecutive years of record growth. It's highly likely that many small businesses will continue to be priced out of health insurance in 2026 and following years, especially in areas like Eastern Plains and Western Slope, where increases are even higher for rural small businesses. I have heard from many small business owners across Colorado that due to the increasing cost of small group insurance, they are choosing to drop coverage altogether because they can't afford to keep it. These small businesses owners and their employees will have to turn to the individual market at a time when premiums are more unaffordable than ever.

With Congress having failed to reauthorize the Enhanced Premium Tax Credits, which previously lowered health insurance premiums for those who purchased insurance through the ACA marketplace, the Colorado small business community simply cannot afford for us to do nothing. We ask that you amend SB26-178 to provide PY2027 for HIAE, while also continuing to identify and establish a long-term funding mechanism that will help lower healthcare costs for Coloradans on the individual market. Colorado small businesses need relief from excessively rising costs so that they can better compete with

large corporations and boost our local economies.

Sincerely,

Awesta Sarkash  
Vice President, State Policy & Advocacy  
Small Business Majority

April 30, 2026

The Honorable Senators Kyle Mullica and Iman Jodeh  
Honorable members of the Senate Finance Committee

Dear Members of the Senate Finance Committee:

We are writing today on behalf of the National Association of Benefits and Insurance Professionals, Colorado Chapter (NABIP – Colorado) – a member organization representing licensed agents and brokers who are engaged in the sale and service of health insurance and other related products and serving employers and consumers in the state of Colorado – to bring your attention to our concerns with SB26-178.

NABIP-Colorado recognizes the many challenges associated with keeping Coloradans healthy. NABIP members are on the front lines on this effort and work tirelessly to ensure that all their clients are well served and are covered in the event of a major healthcare decision.

For multiple years it has been a crisis to get Health Insurance Affordability Enterprise (HIAE) funded. There is no evidence that this will change in the future without fees that are passed down to consumers. A liability this large is only putting this program in further jeopardy and kicking the issue to future. If HIAE is going to be sustainable, a long-term plan needs to be found.

On behalf of NABIP-Colorado, we thank you the sponsors for their efforts. Unfortunately, NABIP-Colorado does not believe SB26-178 is the right solution for the state. While this bill has a noble goal, it overlooks critical challenges and market realities that will ultimately harm Coloradans more than it will help them.

NABIP-Colorado respectfully asks the committee to vote no on SB26-178.

Sincerely,

Tim Hebert  
President, NABIP-Colorado

Leah Denzel & Meagan Fearing  
Legislative Committee Co-Chairs, NABIP-Colorado

**Senate Finance**

**04/30/2026**

**SB26-178 Health Insurance Affordability Measures**

**Typed Text of Testimony Submitted**

<b>Name, Position, Representing</b>	<b>Typed Text of Testimony</b>
Melanie Herrman  Against  themselves	With the announcement from Cigna Health Plans to discontinue all individual plans the end of 2026, I have significant concerns about the feasibility of the remaining insurance companies being able and willing to afford the payment that HIAE is asking for in this bill. Coloradans cannot afford for more insurers to pull out of the market and I believe this bill as introduced could cause other insurers to leave the market entirely.  I respectfully request that you vote no.

Dear Madam Chair and members of the committee,

My name is Jennifer Majeske, and I am a health insurance broker located in Englewood. I am writing today to respectfully ask you to vote yes on Senate Bill 26-178.

Over the past year, the rising cost of living, especially in the Denver metro and Boulder areas, has made it increasingly difficult for families to afford basic necessities. Health insurance is often one of the first things people consider cutting from their budget. While \$80 a month may not seem like much, that adds up to \$960 a year. For families already living on a tight budget, that is a significant amount of money. When you add in a spouse and children, the cost becomes even more overwhelming, and having the additional \$29 per family member per month makes a real difference to these families.

If we take away programs like CPA, Colorado Premium Assistance, we are not just removing financial assistance, we are increasing the likelihood that more Coloradans will go without preventative care. When people lose coverage, they delay medical care, skip medications, and often end up in the emergency room for issues that could have been prevented. This leads to higher medical bills they cannot afford and puts additional strain on our healthcare system.

I have clients who went years without health insurance because they believed it was unaffordable. After speaking with me, we were able to find them affordable coverage with subsidies and, this year, CPA that they qualified for. Many of them are now treating medical conditions they had previously ignored. With the continued increase in insurance prices, it is critical that these same individuals can continue to afford coverage and stay insured.

Several of these families are managing chronic conditions like high blood pressure or seizure disorders, or are undergoing cancer treatment. They already face high deductibles and maximum out-of-pocket costs, and that extra assistance with their monthly premium truly makes a difference in whether they can afford to stay covered and continue receiving care.

I recently worked with a woman who lost her husband unexpectedly and, with him, his employer sponsored coverage and his income. Her household situation changed overnight. She did not qualify for Medicaid, and without CPA, she likely would have chosen to go uninsured. Instead, we were able to find her an affordable plan so she could maintain access to care during an incredibly difficult time in her life.

I am also a strong advocate for OmniSalud. We are serving a population that is often unfamiliar with how the healthcare system works in the United States. Without coverage or education, many individuals rely on emergency rooms, not because they want to, but because they do not know where else to go. This is costly and takes resources away from true emergencies.

Through OmniSalud, we can do more than provide coverage, we can educate. We help people understand preventative care, the importance of annual wellness visits, immunizations, and routine screenings like colonoscopies and mammograms. This not only reduces long term healthcare costs, but also prevents the spread of preventable diseases and improves overall community health.

One OmniSalud client in particular was able to receive a mammogram through her coverage, which detected cancer early. Because it was caught in time, she was able to begin treatment and is now on the road to recovery. Without that access to preventative care, her outcome could have been very different.

Programs like CPA and OmniSalud are not just about affordability, they are about keeping people healthy, preventing larger problems, and ensuring that Coloradans have access to the care they need when they need it.

I urge you to support Senate Bill 26-178 and continue these vital programs for the people of Colorado.

Thank you for your time and consideration.

To: Honorable Members of the Senate Finance Committee  
From: Darmian de la Cruz Mayo, Program Manager for Cultural Navigation,  
Spring Institute for Intercultural Learning  
Date: April 30, 2026  
Re: Support for SB26-178 – Health Insurance Affordability Measures

Madam Chair and committee members, my name is Darmian de la Cruz Mayo and I manage the cultural navigation program at Spring Institute for Intercultural Learning. My colleagues and I guide our clients in understanding and accessing key community services and applying for public benefits for which they are eligible. We work in collaboration with the University of Colorado Health, the Colorado Department of Public Health and Environment, the Office of Refugee Resettlement, and many fellow community-based organizations. Most of our clients are refugees who have endured violence or persecution elsewhere in the world and are simply seeking secure, peaceful futures for their families here in our safe, beautiful state. They are often recovering from trauma or have experienced lapsed medical care or other health issues during their forced displacement. Helping these newcomers integrate successfully as thriving Coloradans ultimately benefits all of us, and there is no question that this requires ensuring access to affordable health insurance coverage.

It is well-established that the provision of public services is highly cost-effective for refugees and asylees who generate hundreds of millions in state, local, and federal tax revenues annually. My team has taken pride in connecting them with vital public services like Health First Colorado or OmniSalud that were designed to empower them and promote their self-sufficiency. Unfortunately, now we all face the looming reality of vulnerable families—including those counted among the 7,000 lawfully present immigrants who will be excluded from federal Medicaid benefits starting in October—losing coverage.

Concerns about the affordability of health insurance and fears about what will happen if or when they lose coverage are distressingly common among Spring Institute's diverse navigation clients. My colleagues recently gathered input about this from a subset of our clients who are Afghan and Congolese Coloradans. These community members shared:

- The fear of losing health coverage causes persistent stress and anxiety for them and their families, affecting both their mental and physical health.
- Medical care is simply too expensive without subsidized insurance. Some clients facing loss of coverage anticipate avoiding going to the doctor even when they are sick because they cannot afford the cost. One client with a thyroid condition requiring regular medical checkups admitted that if she loses insurance coverage, her care will lapse entirely—and her long-term health will suffer.
- Too many clients face the conundrum that coverage is a priority for their children's health, yet private insurance plans through the marketplace can be cost prohibitive. One client reported that even if she and her husband can endure lack of coverage forcing them to deprioritize their own care, it seems unacceptable that they cannot afford a basic, high deductible plan to cover their 4-year-old daughter.
- Many families dread losing access to affordable sick visits, vaccinations, and preventive check-ups for their children—something all Colorado parents should be able to rely on and the lack of which will cost our hospitals and our state far more in the long term.

These are just a few examples of the perspectives of Spring Institute's clients, who, like all Coloradans, deserve access to affordable healthcare no matter where they live, what type of employment they have, or what their immigration history may be. We are relying on you to create sustainable state solutions and we are thankful for your leadership in voting YES on SB26-178.

Thank you.